

California Pollution Control Financing Authority

Severely Affected Communities

If your loan enrollment is for a borrower located within a severely affected community it may qualify for an additional premium equal to the amount of the lender premium. Borrowers with addresses in High Unemployment Areas or Enterprise Zones are located within a Severely Affected Community.

High Unemployment Areas

To determine whether a business is located within a High Unemployment Area, CalCAP uses data published by the Employment Development Department (EDD). Follow these steps to report an enrollment located in a High Unemployment Area:

1. Check the current California unemployment rate posted by reviewing EDD's Monthly Data Release by navigating to <http://www.labormarketinfo.edd.ca.gov/Content.asp?pageid=1003> and selecting California and Counties under Current Unemployment Rates



The current California unemployment rate is located in the first row of the table

State of California
January 20, 2012
March 2010 Benchmark

Employment Development Department
Labor Market Information Division
<http://www.labormarketinfo.edd.ca.gov>
(916) 262-2162

REPORT 400 C Monthly Labor Force Data for Counties December 2011 - Preliminary Data Not Seasonally Adjusted

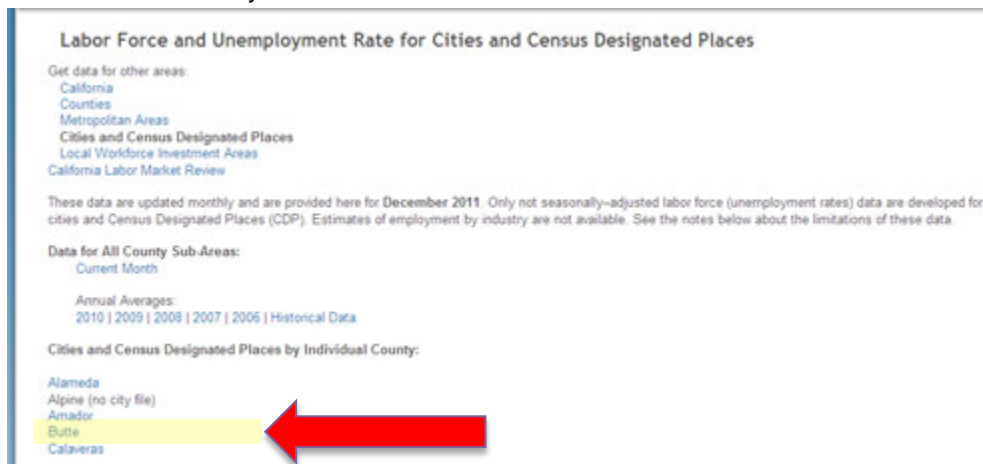
COUNTY	RANK BY RATE	LABOR FORCE	EMPLOYMENT	UNEMPLOYMENT	RATE
STATE TOTAL	---	18,172,200	16,185,100	1,987,100	10.9%
ALAMEDA	13	750,400	680,400	69,900	9.3%
ALPINE	44	460	390	70	15.9%
AMADOR	29	16,200	14,140	2,070	12.7%
BLUTE	78	103,100	90,700	12,400	12.0%

Print this document to submit with your loan enrollment package.

1. Lookup the current unemployment rate for the borrower's city and county by navigating to <http://www.labormarketinfo.edd.ca.gov/Content.asp?pageid=1003> and selecting Labor Force Data only for Cities and Census Designated Places.



And selecting the borrower's county.



2. The selection will download the Monthly Labor Force Data for Cities and Census Designated Places in an excel file with the data for the county. **Print this document to submit with your loan enrollment package.**

The screenshot shows an Excel spreadsheet titled 'State of California'. The data is for 'December 2011 - Preliminary' and 'Data Not Seasonally Adjusted'. The table has columns for 'Area Name', 'Labor Force', 'Employment', 'Unemployment Number', 'Unemployment Rate', 'Census Emp', and 'Census Ratios Unemp'. The row for 'Biggs city' is highlighted with a red arrow.

Area Name	Labor Force	Employment	Unemployment Number	Unemployment Rate	Census Emp	Census Ratios Unemp
Butte County	103,100	90,200	13,000	12.6%	1.000000	1.000000
Biggs city	900	700	100	16.7%	0.008230	0.011538
Chico city	33,700	29,700	3,900	11.7%	0.329566	0.303846

3. For the purposes of Severely Affected Communities, use the higher of the city or county rate to determine borrower eligibility. If either the city or county unemployment rate are 110% or more of the current California statewide unemployment rate (not seasonally adjusted) as of the date of loan (date of first disbursement) the enrollment is located in a Severely Affected Community.

**Increased Severely Affected Community contributions not available when an Independent Contributor pays all CalCAP Fees*

Revised July 2013

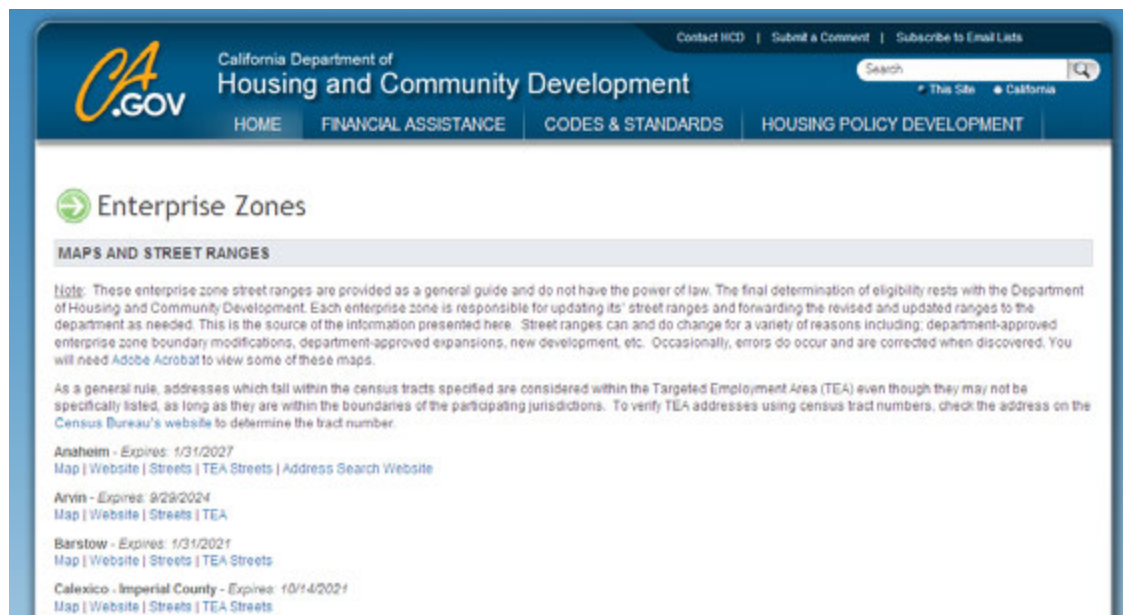
Example: If the current California unemployment rate is **10.9%** any business located in a city or county with an unemployment rate of **11.99% or higher** is considered located within a Severely Affected Community. ($10.9 \times 1.1 = 11.99$)

4. Check the “Yes” box next to Severely Affected Community on the Loan Enrollment Application
5. Include the Monthly Labor Force Data for Cities and Census Designated Places printout, with city or county highlighted, with your loan enrollment application package when you submit the enrollment to CalCAP@treasurer.ca.gov.

Enterprise Zones

Follow these steps to report an enrollment located in an Enterprise Zone:

1. Compare the borrower's address to the current listing of enterprise zones available at <http://www.hcd.ca.gov/fa/ez/enterprise/newmap.html>.



2. Review the Map and Streets posted for the area. If the borrower's address is located within one of the enterprise zones the enrollment is located in a severely affected community.
3. Check the “Yes” box next to Severely Affected Community on the Loan Enrollment Application
4. **Include a copy of the Streets web page indicating enterprise zone street address range, with city or county highlighted, with your loan enrollment application package** when you submit the enrollment to CalCAP@treasurer.ca.gov.